

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
John G Wadsworth
DebtorCase No. 17-17892-pmm
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: DonnaR
Form ID: 3180WPage 1 of 2
Total Noticed: 14

Date Rcvd: Apr 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2020.

db +John G Wadsworth, 526 Hallman Road, Douglassville, PA 19518-9330
smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
Allentown, PA 18101-1603
smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14065935 Berks County Tax Claim Bureau, 633 Court St 2nd Fl Svc Ctr, Reading Pa 19601

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 24 2020 03:54:19 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14017712 E-mail/Text: bankruptcy@bbandt.com Apr 24 2020 03:53:54 BB&T, PO Box 1847,
Wilson, NC 27894
14017714 +EDI: IRS.COM Apr 24 2020 07:38:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
14017717 +E-mail/Text: csc.bankruptcy@amwater.com Apr 24 2020 03:54:31 Pennsylvania American Water,
PO Box 578, Alton, IL 62002-0578
14041856 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 24 2020 03:54:02
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, Pa. 17128-0946
14489583 +E-mail/Text: bknotices@sns.com Apr 24 2020 03:54:30
U.S. Bank Trust National Association as, Trustee of the Tiki Series III Trust,
c/o SN SERVICING CORP., 323 5th street, Eureka, CA 95501-0305
14103387 E-mail/Text: jennifer.chacon@spservicing.com Apr 24 2020 03:54:33
Wells Fargo Bank, N.A., as Trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
Salt Lake City, UT 84165-0250

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2020 at the address(es) listed below:

CELINE P. DERKRIKORIAN on behalf of Creditor BB&T Mortgage ecfmail@mwc-law.com
CELINE P. DERKRIKORIAN on behalf of Creditor Branch Banking And Trust Company
ecfmail@mwc-law.com
CHRISTOS A. KATSAOUNIS on behalf of Creditor Commonwealth of Pennsylvania, Department of
Revenue RA-occbankruptcy5@state.pa.us, RA-occbankruptcy6@state.pa.us
FRANCIS THOMAS TARLECKI on behalf of Creditor BB&T Mortgage ecfmail@ecf.courtdrive.com,
ecfmail@mwc-law.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trustee13.com
JASON BRETT SCHWARTZ on behalf of Creditor U.S. Bank Trust National Association as Trustee of
Chalet Series III Trust jschwartz@mesterschwartz.com
KEVIN G. MCDONALD on behalf of Creditor MTGLQ INVESTORS, L.P. bkgroup@kmlawgroup.com
MATTEO SAMUEL WEINER on behalf of Creditor MTGLQ INVESTORS, L.P. bkgroup@kmlawgroup.com
MATTHEW CHRISTIAN WALDT on behalf of Creditor Select Portfolio Servicing, Inc. as servicing
agent for Wells Fargo Bank, N.A., as Trustee mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

MATTHEW CHRISTIAN WALDT on behalf of Creditor Select Portfolio Servicing, Inc.
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
RAYMOND M. KEMPINSKI on behalf of Creditor BB&T Mortgage raykemp1006@gmail.com,
raykemp1006@gmail.com
REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank Trust National Association as Trustee of
the Tiki Series III Trust bkgroup@kmlawgroup.com
ROLANDO RAMOS-CARDONA on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM B. CALLAHAN on behalf of Debtor John G Wadsworth bill@billcallahanlaw.com
TOTAL: 16

Information to identify the case:

Debtor 1 John G Wadsworth
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **17-17892-pmm**

Social Security number or ITIN **xxx-xx-3092**
EIN ____-_____
Social Security number or ITIN ____-_____
EIN ____-_____
EIN ____-_____
EIN ____-_____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John G Wadsworth

4/23/20

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.